

**IN THE UNITED STATES BANKRUPTCY  
COURT NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

IN RE: )  
 ) Case No. 22 B 00533  
Malgorzata Walczak )  
 ) Honorable Deborah L. Thorne  
 )  
 ) Chapter 13  
 )  
DEBTOR ) Cook County

**NOTICE**

To: Trustee Marilyn O. Marshall, 224 South Michigan, Ste 800, Chicago, IL 60604, via electronic court notification;

Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite 150, Dallas, TX 75247, via certified U.S. Mail;

Malgorzata Walczak, 5052 W. Ainslie, Chicago, IL 60630, via U.S. Mail; and

See attached Service List

PLEASE TAKE NOTICE that on June 29, 2022, at 9:30 a.m., I will appear before the Honorable Deborah L. Thorne, or any judge sitting in that judge's place, and present the motion of Debtor to Object to Claim 2-1, a copy of which is attached.

**This motion will be presented and heard electronically using Zoom for Government.**

No personal appearance in court is necessary or permitted. To appear and be heard on the motion, you must do the following:

**To appear by video**, use this link: <https://www.zoomgov.com/>. Then enter the meeting ID and password.

**To appear by telephone**, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID and password.

**Meeting ID and password.** The meeting ID for this hearing is 160 9362 1728. The meeting ID and password can also be found on the judge's page on the court's web site.

**If you object to this motion** and want it called on the presentment date above, you must file a Notice of Objection no later than two (2) business days before that date. If a Notice of Objection is timely filed, the motion will be called on the presentment date. If no

Notice of Objection is timely filed, the court may grant the motion in advance without a hearing.

**PROOF OF SERVICE**

I, the undersigned, certify that I caused this Notice and a copy of the attached document(s) to be served upon the entities named above by depositing the same in the U.S. Postal Service's mail box at 8707 Skokie Blvd, Suite 305, Skokie, IL 60077 on May 25, 2022, except that the Trustee and any other party indicated in the Notice of Filing were served electronically by the court on such date.

*/s/ David Freydin*

Attorney for Debtor  
The Law of David Freydin  
8707 Skokie Blvd, Suite 312  
Skokie, IL 60077  
847.972.6157

Nordstrom Signature Visa

Real Time Resolutions, Inc.

David Freydin

Attn: Bankruptcy

PO BOX 840923

Law Offices of David Freydin Ltd

Po Box 6555

Dallas, TX 75284-0923

8707 Skokie Blvd

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Malgorzata Walczak

Marilyn O Marshall

Patrick S Layng

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Office of the U.S. Trustee, Region 11

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Chicago, IL 60604-2027

End of Label Matrix

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**IN THE UNITED STATES BANKRUPTCY  
COURT FOR THE NORTHERN DISTRICT OF  
ILLINOIS EASTERN DIVISION**

IN RE: )  
 ) Case No. 22 B 00533  
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**DEBTOR'S OBJECTION TO CLAIM 2-1**

NOW COMES Malgorzata Walczak, Debtor, by and through her attorney, David Freydin, and hereby objects to claim 2-1 and in support thereof, Debtor states the following:

1. That on January 17, 2022, Debtor filed a petition for relief pursuant to Chapter 13 Title 11 U.S.C.
2. That this Honorable Court has not yet confirmed the instant case.
3. That on March 22, 2022, Real Time Resolutions, Inc., filed a secured claim in the amount of \$58,975.75 for its junior mortgage on Debtor's property located at 5052 W. Ainslie St., Chicago, IL 60630. (Please see attached "Exhibit A").
4. That the Debtor previously filed Chapter 7 case 12 B 13604 and did not reaffirm the debt underlying Claim 2-1.
5. That Debtor respectfully requests that this Honorable Court disallow Claim 2-1 in its entirety because of the prior discharge.
6. That Debtor has filed the instant case in good faith and intends to complete the plan of reorganization.

WHEREFORE, Malgorzata Walczak, Debtor, respectfully requests that this Honorable Court enter an Order disallowing claim 2-1 in its entirety and for any other relief this Court deems fair and just.

Respectfully submitted,

/s/ David Freydin  
Attorney for the Debtor

The Law Offices of David Freydin  
8707 Skokie Blvd, Suite 305  
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